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**UNITED STATES BANKRUPTCY COURT**  
**DISTRICT OF NEW JERSEY**

In re: DIGEROLAMO, JOSEPH	§	Case No. 18-25147-JNP
	§	
JOSEPH DIGEROLAMO	§	
Debtor(s)	§	

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**TRUSTEE'S FINAL REPORT (TFR)**

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under Chapter 7 of the United States Bankruptcy Code was filed on July 31, 2018. The undersigned trustee was appointed on July 31, 2018.
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.
4. The trustee realized the gross receipts of \$ 100,000.00

Funds were disbursed in the following amounts:

Payments made under an interim distribution	<u>0.00</u>
Administrative expenses	<u>34,065.10</u>
Bank service fees	<u>0.00</u>
Other payments to creditors	<u>0.00</u>
Non-estate funds paid to 3rd Parties	<u>0.00</u>
Exemptions paid to the debtor	<u>31,821.00</u>
Other payments to the debtor	<u>0.00</u>
Leaving a balance on hand of <sup>1</sup>	<u>\$ 34,113.90</u>

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

6. The deadline for filing non-governmental claims in this case was 12/10/2018 and the deadline for filing governmental claims was 01/27/2019. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$6,658.95. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$6,658.95, for a total compensation of \$6,658.95.<sup>2</sup>In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00 and now requests reimbursement for expenses of \$100.85, for total expenses of \$100.85.<sup>2</sup>

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 08/14/2019 By: /s/ANDREW SKLAR

Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

<sup>2</sup> If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D)

# Form 1

## Individual Estate Property Record and Report

### Asset Cases

Case Number: 18-25147-JNP

Trustee: (500320) ANDREW SKLAR

Case Name: DIGEROLAMO, JOSEPH

Filed (f) or Converted (c): 07/31/18 (f)

§341(a) Meeting Date: 09/07/18

Period Ending: 08/14/19

Claims Bar Date: 12/10/18

1		2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property)		Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property <u>Abandoned</u> OA=\$554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #						
1	377 SAPLING WAY, ATCO, NJ 08004	31,620.00	0.00	OA	0.00	FA
2	2008 DODGE RAM 2500 PICK UP, 161,000 MILES	6,208.00	0.00		0.00	FA
3	2017 TAOTAO ATV	600.00	0.00		0.00	FA
4	HOUSEHOLD GOODS	1,500.00	0.00		0.00	FA
5	I-PHONE 6S - 2 YEARS OLD	175.00	0.00		0.00	FA
6	TAURUS 9MM - SLIM 706	500.00	0.00		0.00	FA
7	CLOTHES	300.00	0.00		0.00	FA
8	JEWELRY	100.00	0.00		0.00	FA
9	BB&T BANK - CHECKING X1997	200.00	0.00		0.00	FA
10	TD BANK - CHECKING (JOINT WITH MOM) X6314	2,000.00	0.00		0.00	FA
11	NJ STATE PENSION	0.00	0.00		0.00	FA
12	FEDERAL TAX REFUND	97.00	0.00		0.00	FA
13	STATEOF NJ TAX REFUND	2,157.00	0.00		0.00	FA
14	HOMEOWNERS INSURANCE POLICY	Unknown	0.00		0.00	FA
15	AMERICAN NATIONAL LIFE INS	1,281.45	0.00		0.00	FA
16	PI CASE TR employed SC to continue representation in PI. 5/21/2019 SC settled for \$100K. 6/6/19 Debtor filed Amended Schedules B & C and changed value and exemption from \$23,675.00 to \$31,821.00	31,821.00	34,879.00		100,000.00	FA
16	Assets Totals (Excluding unknown values)	\$78,559.45	\$34,879.00		\$100,000.00	\$0.00

**Major Activities Affecting Case Closing:**

TFR: 8/2/2019

TFR APPROVAL: PENDING

FINAL MTG: PENDING

TDR: PENDING

TDR APPROVAL: PENDING

**Form 1**  
**Individual Estate Property Record and Report**  
**Asset Cases**

**Case Number:** 18-25147-JNP

**Trustee:** (500320) ANDREW SKLAR

**Case Name:** DIGEROLAMO, JOSEPH

**Filed (f) or Converted (c):** 07/31/18 (f)

**§341(a) Meeting Date:** 09/07/18

**Period Ending:** 08/14/19

**Claims Bar Date:** 12/10/18

1	2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property)  Ref. #	Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property <u>Abandoned</u> OA=\$554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets

**Initial Projected Date Of Final Report (TFR):** September 30, 2020

**Current Projected Date Of Final Report (TFR):** August 14, 2019 (Actual)

## Form 2

### Cash Receipts And Disbursements Record

**Case Number:** 18-25147-JNP  
**Case Name:** DIGEROLAMO, JOSEPH

**Trustee:** ANDREW SKLAR (500320)  
**Bank Name:** Rabobank, N.A.  
**Account:** \*\*\*\*\*1566 - Checking Account  
**Blanket Bond:** \$33,064,316.00 (per case limit)  
**Separate Bond:** N/A

**Taxpayer ID #:** \*\*-\*\*\*1355  
**Period Ending:** 08/14/19

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
05/20/19	{16}	CHARLES H NUGENT ESQUIRE	P/I SETTLEMENT	1129-000	100,000.00		100,000.00
06/12/19		Transition Transfer Debit		9999-000		100,000.00	0.00

<b>ACCOUNT TOTALS</b>	<b>100,000.00</b>	<b>100,000.00</b>	<b>\$0.00</b>
Less: Bank Transfers	0.00	100,000.00	
<b>Subtotal</b>	<b>100,000.00</b>	<b>0.00</b>	
Less: Payments to Debtors		0.00	
<b>NET Receipts / Disbursements</b>	<b>\$100,000.00</b>	<b>\$0.00</b>	

## Form 2

### Cash Receipts And Disbursements Record

**Case Number:** 18-25147-JNP  
**Case Name:** DIGEROLAMO, JOSEPH

**Trustee:** ANDREW SKLAR (500320)  
**Bank Name:** United Bank  
**Account:** \*\*\*\*\*1362 - Checking Account  
**Blanket Bond:** \$33,064,316.00 (per case limit)  
**Separate Bond:** N/A

**Taxpayer ID #:** \*\*-\*\*\*1355  
**Period Ending:** 08/14/19

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
06/12/19		Transfer from 0061 to 1362	Transfer from 0061 to 1362	9999-000	100,000.00		100,000.00
06/24/19	10101	JOSEPH DIGEROLAMO	DEBTORS EXEMPTION	8100-002		31,821.00	68,179.00
06/24/19	10102	Charles H. Nugent, Jr., Esquire	SPECIAL COUNSEL FEES- Order Allowing Fees 6/20/19 #36	3210-000		32,966.95	35,212.05
06/24/19	10103	Charles H. Nugent, Jr., Esquire	SPECIAL COUNSEL EXPENSES	3220-000		1,098.15	34,113.90

<b>ACCOUNT TOTALS</b>	<b>100,000.00</b>	<b>65,886.10</b>	<b>\$34,113.90</b>
Less: Bank Transfers	100,000.00	0.00	
<b>Subtotal</b>	<b>0.00</b>	<b>65,886.10</b>	
Less: Payments to Debtors		31,821.00	
<b>NET Receipts / Disbursements</b>	<b>\$0.00</b>	<b>\$34,065.10</b>	

Net Receipts :	100,000.00
Less Payments to Debtor :	31,821.00
Net Estate :	\$68,179.00

TOTAL - ALL ACCOUNTS	Net Receipts	Net Disbursements	Account Balances
Checking # *****1566	100,000.00	0.00	0.00
Checking # *****1362	0.00	34,065.10	34,113.90
	<b>\$100,000.00</b>	<b>\$34,065.10</b>	<b>\$34,113.90</b>

Claim Number	Claimant Name / <Category>, Priority	Claim Type/ Date Filed	Claim Ref./ Notes	Amount Filed/ Allowed	Paid to Date	Claim Balance
	Charles H. Nugent, Jr., Esquire NUGENT LAW 530 Lippincott Drive, Building E  Marlton, NJ 08053	Admin Ch. 7 07/31/18	SPECIAL COUNSEL FEES  SPECIAL COUNSEL FEES - ORDER ALLOWING FEES & EXPENSES 6/20/2019-DOCKET #36 PD: 6/24/2019- CK# 10102 - \$32,966.95	\$32,966.95 \$32,966.95	\$32,966.95	\$0.00
	<3210-00 Attorney for Trustee Fees (Other Firm)>, 200					
	Charles H. Nugent, Jr., Esquire NUGENT LAW 530 Lippincott Drive, Building E  Marlton, NJ 08053	Admin Ch. 7 07/31/18	SPECIAL COUNSEL EXPENSES  SPECIAL COUNSEL EXPENSES - ORDER ALLOWING FEES & EXPENSES 6/20/2019- #36 PD: 6/24/2019- CK#10103 - \$32,966.95	\$1,098.15 \$1,098.15	\$1,098.15	\$0.00
	<3220-00 Attorney for Trustee Expenses (Other Firm)>, 200					
	ANDREW SKLAR 1200 Laurel Oak Road Suite 102  Voorhees, NJ 08043	Admin Ch. 7 07/31/18	TRUSTEE EXPENSES  TRUSTEE EXPENSES	\$100.85 \$100.85	\$0.00	\$100.85
	<2200-00 Trustee Expenses>, 200					
	Sklar Law, LLC 1200 Laurel Oak Road Suite 102  Voorhees, NJ 08043	Admin Ch. 7 07/31/18	ATTY FOR TR FEES  ATTY FOR TR FEES	\$1,595.00 \$1,595.00	\$0.00	\$1,595.00
	<3110-00 Attorney for Trustee Fees (Trustee Firm)>, 200					
	Sharer, Petree, Botz & Snyder 1103 Laurel Oak Road Suite 105B  Voorhees, NJ 08043	Admin Ch. 7 07/31/18	ACCT FOR TR FEES  ACCT FOR TR FEES - ORDER ALLOWING FEES & EXPENSES 7/12/2019- Docket #39	\$1,851.50 \$1,851.50	\$0.00	\$1,851.50
	<3410-00 Accountant for Trustee Fees (Other Firm)>, 200					
	Sharer, Petree, Botz & Snyder 1103 Laurel Oak Road Suite 105B  Voorhees, NJ 08043	Admin Ch. 7 07/31/18	ACCT FOR TR EXP  ACCT FOR TR EXP - ORDER ALLOWING FEES & EXPENSES 7/12/2019- Docket #39	\$14.25 \$14.25	\$0.00	\$14.25
	<3420-00 Accountant for Trustee Expenses (Other Firm)>, 200					

## Exhibit C - Claims Register

Case: 18-25147-JNP DIGEROLAMO, JOSEPH

Claims Bar Date: 12/10/18

Claim Number	Claimant Name / <Category>, Priority	Claim Type/ Date Filed	Claim Ref./ Notes	Amount Filed/ Allowed	Paid to Date	Claim Balance
	Sklar Law, LLC 1200 Laurel Oak Road Suite 102	Admin Ch. 7 07/31/18	ATTY FOR TR EXPENSES	\$58.05 \$58.05	\$0.00	\$58.05
	<p>ATTY FOR TR EXPENSES</p> <p>Voorhees, NJ 08043</p> <p>&lt;3120-00 Attorney for Trustee Expenses (Trustee Firm)&gt;, 200</p>					
	ANDREW SKLAR 1200 Laurel Oak Road Suite 102	Admin Ch. 7 07/31/18	TRUSTEE COMPENSATIO N	\$6,658.95 \$6,658.95	\$0.00	\$6,658.95
	<p>TRUSTEE COMPENSATION</p> <p>Voorhees, NJ 08043</p> <p>&lt;2100-00 Trustee Compensation&gt;, 200</p>					
A	JOSEPH DiGEROLAMO PO BOX 632	Secured 07/31/18	DEBTORS EXEMPTION	\$31,821.00 \$31,821.00	\$31,821.00	\$0.00
	<p>ATCO, NJ 08004</p> <p>DEBTOR'S EXEMPTION IN P/I PROCEEDS \$23,675.00 11 USC Section 522(d)(11)(D) and \$8,146.00 11 USC Section 522(d)(5)-added in Debtor's Amended Schedules B &amp; C 6/6/2019-Docket #31 PD 6/24/2019- Ck# 10101 - \$31,821.00</p> <p>&lt;8100-00 Exemptions&gt;, 100</p>					
1	TOWNSHIP OF WATERFORD TAXATION DEPT 2131 AUBURN AVE ATCO, NJ 08004-1900	Secured 08/22/18	X2389	\$354.00 \$0.00	\$0.00	\$0.00
	<p>&lt;4700-00 Real Property Tax Liens (pre-petition)&gt;, 100</p> <p>Secured-x2389- Deemed not allowed as fully collateralized by R/E</p>					
2	CAVALRY SPV I, LLC PO BOX 27288	Unsecured 09/13/18	X0568	\$811.25 \$811.25	\$0.00	\$811.25
	<p>GUS-X0568</p> <p>TEMPE, AZ 85282</p> <p>&lt;7100-00 General Unsecured § 726(a)(2)&gt;, 610</p>					
3	BB&T, BANKRUPTCY SECTION 100-50-01-51 P.O. BOX 1847 WILSON, NC 27894	Unsecured 09/13/18	X1997	\$2.75 \$2.75	\$0.00	\$2.75
	<p>GUS-X1997</p> <p>&lt;7100-00 General Unsecured § 726(a)(2)&gt;, 610</p>					
4	CAVALRY SPV I, LLC PO BOX 27288	Unsecured 09/14/18	X3314	\$1,483.60 \$1,483.60	\$0.00	\$1,483.60
	<p>GUS-X3314</p> <p>TEMPE, AZ 85282</p> <p>&lt;7100-00 General Unsecured § 726(a)(2)&gt;, 610</p>					



## Exhibit C - Claims Register

Case: 18-25147-JNP DIGEROLAMO, JOSEPH

Claims Bar Date: 12/10/18

Claim Number	Claimant Name / <Category>, Priority	Claim Type/ Date Filed	Claim Ref./ Notes	Amount Filed/ Allowed	Paid to Date	Claim Balance
5	THE ORIGINAL W. HARGRAVE DEMOLITION CO., 1507 STATE STREET  CAMDEN, NJ 08105 <7100-00 General Unsecured § 726(a)(2)>, 610	Unsecured 09/19/18	1462  X1462	\$14,200.00 \$14,200.00	\$0.00	\$14,200.00
6	PORTFOLIO RECOVERY ASSOCIATES, LLC C/O CITIBANK, N.A. POB 12914 NORFOLK, VA 23541 <7100-00 General Unsecured § 726(a)(2)>, 610	Unsecured 10/08/18	9730  GUS-X9730	\$5,687.59 \$5,687.59	\$0.00	\$5,687.59
7	CAPITAL ONE, N.A. C/O BECKET AND LEE LLP PO BOX 3001 MALVERN, PA 19355-0701 <7100-00 General Unsecured § 726(a)(2)>, 610	Unsecured 10/10/18	X6982  GUS-X6982	\$310.92 \$310.92	\$0.00	\$310.92
8	LVNV FUNDING, LLC ITS SUCCESSORS AND ASSIGNS AS ASSIGNEE OF CAPITAL ONE BANK (USA), N.A. RESURGENT CAPITAL SERVICES,PO BOX 10587 GREENVILLE, SC 29603-0587 <7100-00 General Unsecured § 726(a)(2)>, 610	Unsecured 10/22/18	X9198  GUS-X9198	\$461.55 \$461.55	\$0.00	\$461.55
9	VERIZON BY AMERICAN INFOSOURCE AS AGENT PO BOX 248838 OKLAHOMA CITY, OK 73124-8838 <7100-00 General Unsecured § 726(a)(2)>, 610	Unsecured 11/09/18	0001  GUS-X0001	\$1,442.09 \$1,442.09	\$0.00	\$1,442.09
10	WELLS FARGO BANK, N.A. PO BOX 14487  DES MOINES, IA 50309 <7100-00 General Unsecured § 726(a)(2)>, 610	Unsecured 11/28/18	X599897742  GUS-X599897742	\$1,081.57 \$1,081.57	\$0.00	\$1,081.57
11	WEBCOLLEX LLC C/O JD RECEIVABLES LLC PO BOX 382656 GERMANTOWN, TN 38183 <7100-00 General Unsecured § 726(a)(2)>, 610	Unsecured 12/10/18	X2134  GUS-X2134	\$1,622.84 \$1,622.84	\$0.00	\$1,622.84
Case Total:					\$65,886.10	\$37,382.76

**TRUSTEE'S PROPOSED DISTRIBUTION**

Exhibit D

Case No.: 18-25147-JNP  
Case Name: DIGEROLAMO, JOSEPH  
Trustee Name: ANDREW SKLAR

**Balance on hand:** \$ 34,113.90

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	TOWNSHIP OF WATERFORD	354.00	0.00	0.00	0.00

Total to be paid to secured creditors: \$ 0.00

Remaining balance: \$ 34,113.90

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - ANDREW SKLAR	6,658.95	0.00	6,658.95
Trustee, Expenses - ANDREW SKLAR	100.85	0.00	100.85
Attorney for Trustee, Fees - Charles H. Nugent, Jr., Esquire	32,966.95	32,966.95	0.00
Attorney for Trustee, Expenses - Charles H. Nugent, Jr., Esquire	1,098.15	1,098.15	0.00
Accountant for Trustee, Fees - Sharer, Petree, Botz & Snyder	1,851.50	0.00	1,851.50
Accountant for Trustee, Expenses - Sharer, Petree, Botz & Snyder	14.25	0.00	14.25
Attorney for Trustee Fees - Sklar Law, LLC	1,595.00	0.00	1,595.00
Attorney for Trustee Expenses - Sklar Law, LLC	58.05	0.00	58.05

Total to be paid for chapter 7 administration expenses: \$ 10,278.60

Remaining balance: \$ 23,835.30

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00

Remaining balance: \$ 23,835.30

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for priority claims: \$ 0.00

Remaining balance: \$ 23,835.30

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 27,104.16 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 87.9 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
2	CAVALRY SPV I, LLC	811.25	0.00	713.42
3	BB&T, BANKRUPTCY SECTION	2.75	0.00	2.42
4	CAVALRY SPV I, LLC	1,483.60	0.00	1,304.67
5	THE ORIGINAL W. HARGRAVE DEMOLITION CO.,	14,200.00	0.00	12,487.42
6	PORTFOLIO RECOVERY ASSOCIATES, LLC	5,687.59	0.00	5,001.64
7	CAPITAL ONE, N.A.	310.92	0.00	273.42
8	LVNV FUNDING, LLC ITS SUCCESSORS AND ASSIGNS AS	461.55	0.00	405.89
9	VERIZON	1,442.09	0.00	1,268.17
10	WELLS FARGO BANK, N.A.	1,081.57	0.00	951.13
11	WEBCOLLEX LLC	1,622.84	0.00	1,427.12

Total to be paid for timely general unsecured claims: \$ 23,835.30

Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for tardy general unsecured claims: \$ 0.00  
 Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims: \$ 0.00  
 Remaining balance: \$ 0.00